

309 Automart Inc

Your Credit Score and the Price You Pay for Credit

Credit Score For: Michael Cheiken

Your Credit Score: 804 Source: Transunion Date: 21-NOV-15

Understanding Your Credit Score

What you should know about credit scores

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

How we use your credit score

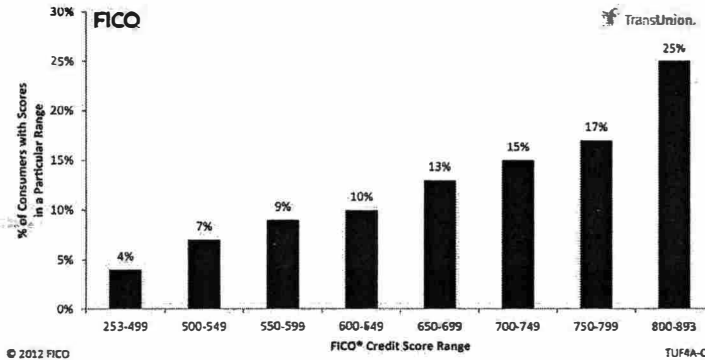
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

The range of scores

Scores range from a low of 253 to a high of 893.

Generally, the higher your score, the more likely you are to be offered better credit terms.

How your score compares to the scores of other consumers



Checking Your Credit Report

What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report:

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>) to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under Federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov or the Federal Trade Commission's web site at www.ftc.gov

Signature

Date:

11/25/2015

Montgomeryville Acura

1009 Bethlehem Pike • Montgomeryville, PA 18936 • 215.661.1880 • Fax 215.661.9392

TRADE PAYOFF AUTHORIZATION

Store Name / Number

Acura

Purchaser Name / Number

MICHAEL CHEIKIN

Vehicle Information

2013 Acura TL

Year, Make, Model

19UUA8F59CA028279

VIN Number

Financing Information

HENDA FINANCE EXCHANGE, INC.

Lienholder

Branch

158660214

Account Number

888-425-3599

Phone Number

PO BOX 70252

Physical Street Address (No PO Box)

PHILA PA 19176-0252

City, State, Zip

Payoff Amount (20 Day Min.)

10,394.19

Balance Owed

12/1/15

Good Until

Per Diem

L.N.

Quoted By

Gerrit Richardson

Completed By

(Please Print Name and Date)

TO THE LENDER NAMED ABOVE:

UPON RECEIPT OF A COPY OF THIS AUTHORIZATION, PLEASE ACCEPT THE PAYOFF ON THE ACCOUNT DESCRIBED ABOVE ON MY BEHALF. DEDUCT ANY SECURITY DEPOSITS OR CREDITS I MAY HAVE FROM THE GROSS PAYOFF AMOUNT AND IMMEDIATELY FORWARD TITLE TO THE VEHICLE DESCRIBED ABOVE TO:

(X)

PURCHASER SIGNATURE

PURCHASER SIGNATURE

We Take Pride in Presenting Your Vehicle:

***“100% Free of
Problems at Delivery”***

Your vehicle has been thoroughly Prepped, Road-Tested and Cleaned by our staff at Montgomeryville Acura. We uphold the highest standards and present a “Perfect Vehicle” to you. Thank you.

Acknowledged: _____

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke, positioned over the signature line.

Montgomeryville Acura Courtesy Rental Car Program

At Montgomeryville Acura we provide "Courtesy Rental Cars" in appreciation of you patronizing our dealership. With our "Courtesy Rental Program" comes certain responsibilities and guidelines. Let's review:

We will provide a courtesy rental for:

- Warranty repairs that exceed 2 (two) hours to perform.*
- Your 1st 7500 mile maintenance service. (Vehicles purchased at Montgomeryville Acura only.) (Vehicles with "Maintenance Minder service reminders vary.*")
- Any major scheduled maintenance service. (15,000, 30,000, 45,000, 60,000, 75,000, 90,000, 105,000 mile maintenance.) (We transportation.)
- Any repair that exceeds \$300.00. (We will provide 1 (one) day of alternate transportation for each \$300.00 in repair costs.)
- Any combination of minor scheduled maintenance with PA state inspection and emission inspection. (We will provide 1 (one) day of altern

Customer's Responsibilities:

SMOKING



Smoking is prohibited in our vehicles.
(A \$50.00 Cleanup charge applies.)

PETS



Pets prohibited in our vehicles.
(A \$50.00 Cleanup charge applies.)

FUEL

All fuel used must be replaced in order to avoid re-fueling charge.
(A rate of \$10.00 per 1/8th tank applies)

ADDITIONAL DAYS

Vehicles must be returned scheduled. (A rate of \$45.00 per day will be charged for excess days.)

Due to insurance regulations, drivers of our courtesy rentals must be at least 25 years of age or 21 years of age and the titled owner of the vehicle.

A major credit card is required for security deposit on all cars.

Proof of automobile insurance must be presented at time of rental. The customer's vehicle insurance is the primary insurance coverage on our courtesy rentals.

Only those

EXCLUSIONS: Courtesy rentals do not apply to body shop repairs.

I agree to the terms of the Loaner Program

Revised 4-21-2006

*Subject to change without notice. Other provisions and or circumstances may warrant alternate transportation, consult advisor for additional information.

MONTGOMERYVILLE
Acura

Steve Says
REWARD 'EM
PROGRAM



FREE

LIFETIME STATE INSPECTIONS

Never worry about state inspection fees again. This is valid for all of your household vehicles.

A handwritten signature in black ink, appearing to read 'Steven B. [unclear]', written over a horizontal line.

Director of Operations

A handwritten signature in black ink, appearing to read 'Jim Marr', written over a horizontal line.

Director of Fixed Operations

This offer only qualifies to those who have already purchased or leased a vehicle from Montgomeryville Acura and others in their household. Must have valid identification to prove you share the same residence.

MONTGOMERYVILLE
Acura

Steve Says
REWARD 'EM
PROGRAM



FREE

FIRST OIL CHANGE FOR YOUR NEW VEHICLE

This certificate entitles you to receive a free complimentary first oil change as a Steve Says Reward 'Em Member.

A handwritten signature in cursive script, appearing to read 'Steve B. C.', written over a horizontal line.

Director of Operations

A handwritten signature in cursive script, appearing to read 'Jim Marr', written over a horizontal line.

Director of Fixed Operations

This offer only qualifies to those who have already purchased or leased a vehicle from Montgomeryville Acura and who are members of the Steve Says Reward 'Em Program. Synthetic oil extra. Must present coupon at time of write-up.

MONTGOMERYVILLE
Acura

Steve Says
REWARD 'EM
PROGRAM



FREE OIL CHANGE FOR HOUSEHOLD

This certificate entitles someone in your household to get a free oil change.

A handwritten signature in cursive script, appearing to read 'Steve Banci', written over a horizontal line.

Director of Operations

A handwritten signature in cursive script, appearing to read 'Jim Marr', written over a horizontal line.

Director of Fixed Operations

This offer only qualifies to those who share the same household with a Montgomeryville Acura customer. Offer only valid on non-Acura vehicles or Acura vehicles purchased elsewhere. Synthetic oil extra. Must have valid identification to prove you share the same residence.



2015 TLX 3.5L TECH

EXT: BLACK COPPER PEARL ENGINE NUMBER: J35Y6-1034075

INT: ESPRESSO

STANDARD EQUIPMENT AT NO EXTRA COST

* TECHNICAL FEATURES *

- 290hp Direct Injection 3.5-Liter SOHC 24-Valve VTEC V6 Engine with Variable Cylinder Management
- 9-speed automatic transmission
- Precision All-Wheel Steer (P-AWS)
- Integrated Dynamics System (IDS)
- Paddle Shifters

* SAFETY FEATURES *

- Driver's and Front Passenger's Dual-Stage Airbags (SRS)
- Driver's and Front Passenger's Side Airbags w/ SmartVent
- Side Curtain Airbags with Rollover Sensor
- Driver Knee Airbag
- Vehicle Stability Assist (VSA)
- Agile Handling Assist Dynamic Braking System
- Anti-Lock Braking System (ABS)
- Electronic Brake Distribution (EBD)
- Brake Assist
- Tire Pressure Monitoring System
- ACE Body Structure
- LED Day Time Running Lights
- LATCH System for Child Seats

* INTERIOR FEATURES *

- On-Demand Multi-Use Display Touch Screen
- XM Satellite Radio
- SMS Text Messaging Functionality
- Pandora Internet Radio Interface
- Driver Recognition Memory System
- Driver's 10-Way Power Seat
- Front Passenger's 8-Way Power Seat
- Heated Front Seats
- 60/40 split fold-down rear seat
- Push-Button Ignition
- Push Button Shifter
- Dual-Zone Automatic Climate Control with Air Filtration System
- HomeLink System
- Auto Up/Down Windows
- Auto Dimming Rearview Mirror

* EXTERIOR FEATURES *

- Power Moonroof with Tilt Feature
- 18" x 7.5" Alloy Wheels
- 225/50 R18 All-Season Tires
- Tire Sealant and Inflator Kit (in place of spare tire)
- Jewel Eye LED Headlights
- Keyless Access System

with Smart Entry

* TECH PACKAGE *

- Acura Navigation System with Voice Recognition and Multi-View Rear Camera
- AcuraLink Communication System with Real-Time Traffic with Street and Freeway Conditions (available in select markets)
- Acura ELS Studio Premium Audio System with 10 Speakers
- HD Radio
- Perforated Leather Trimmed Seats
- Blind Spot Information
- Forward Collision Warning
- Lane Keeping Assist System
- Rain Sensing Wipers
- Rear Cross Traffic Monitor

Manufacturer's

Suggested

Retail Price

\$39,375.00

MSRP Includes:

- 6YR/70K Mile Powertrain Warranty
- 4YR/50K Mile Ltd Vehicle Warranty
- Full Tank of Fuel
- XM Radio Includes Free Activation and 3 Months Free Service (excl. AK & HI)

Destination and Handling

920.00

TOTAL VEHICLE PRICE

(includes Pre-Delivery Service)

\$40,295.00

License and title fees, state and local taxes and dealer options and accessories are not included in the manufacturer's suggested retail price.

MONTGOMERYVILLE ACURA
1009 BETHLEHEM PIKE
MONTGOMERYVILLE, PA 1893

ORIG. DLR: 251476
REF.NO: 40647
HN CODE: AL-0184
EMISSION: 50 STATE
CONTROL NO: 827404
DEALER: 251476

PORT OF ENTRY: MARYSVILLE
DELIVERY POINT: BALTIMORE
SHIP#:
ROW/SPACE: 755-010
TRANS.METHOD: F20 WILMINGTON

VIN: 19UUB2F5XFA021436





Fuel Economy



25 MPG
 combined city/hwy

21
 city

34
 highway

4.0 gallons per 100 miles

Compact cars range from 14 to 105 MPG. The best vehicle rates 119 MPGe.

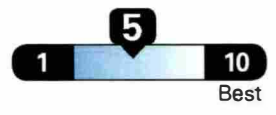
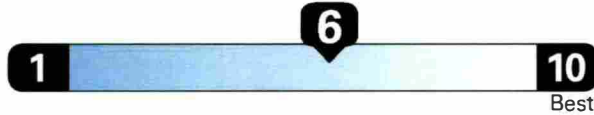
You spend \$500

in fuel costs over 5 years compared to the average new vehicle.

Annual fuel cost \$2,300

Fuel Economy & Greenhouse Gas Rating (tailpipe only)

Smog Rating (tailpipe only)



This vehicle emits 358 grams CO₂ per mile. The best emits 0 grams per mile (tailpipe only). Producing and distributing fuel also create emissions; learn more at fueleconomy.gov.

Actual results will vary for many reasons, including driving conditions and how you drive and maintain your vehicle. The average new vehicle gets 24 MPG and costs \$11,000 to fuel over 5 years. Cost estimates are based on 15,000 miles per year at \$3.80 per gallon. MPGe is miles per gasoline gallon equivalent. Vehicle emissions are a significant cause of climate change and smog.

fueleconomy.gov

Calculate personalized estimates and compare vehicles



Smartphone QR Code™



PARTS CONTENT INFORMATION

FOR VEHICLES IN THIS CARLINE
 U.S./Canadian Parts Content: **65 %**

NOTE: Parts content does not include final assembly, distribution or other non-parts costs.

FOR THIS VEHICLE
 Final Assembly Point:
MARYSVILLE, OHIO USA

Country of Origin: Engine:
U.S.A.

Transmission:
U.S.A.

GOVERNMENT 5-STAR SAFETY RATING

Overall Vehicle Score

★★★★★

Based on the combined ratings of frontal, side and rollover. Should ONLY be compared to other vehicles of similar size and weight.

Frontal Crash

Driver
 Passenger

★★★★★
 ★★★★★

Based on the risk of injury in a frontal impact. Should ONLY be compared to other vehicles of similar size and weight.

Side Crash

Front seat
 Rear seat

★★★★★
 ★★★★★

Based on the risk of injury in a side impact.

Rollover

★★★★★

Based on the risk of rollover in a single vehicle crash.

Star Ratings range from 1 to 5 stars (*****), with 5 being the highest. Source: National Highway Traffic Safety Administration (NHTSA) www.safercar.gov or 1-888-327-4236

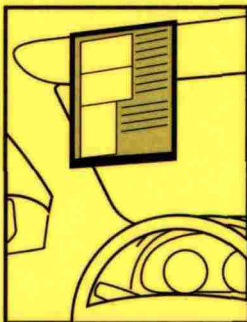
This vehicle is equipped with bumpers that can withstand an impact of 2.5 miles per hour with no damage to the vehicle's body and safety systems, although the bumper and related components may sustain damage. The bumper system on this vehicle conforms to the current federal bumper standard of 2.5 miles per hour.

For use with an unattended conveyor style car wash.

Para el uso con un lavado de autos estilo transportadora sin asistente.

Fold flap and slide under sun visor.

Doble y deslice abajo de la visera.



ACURA

Remove before driving.

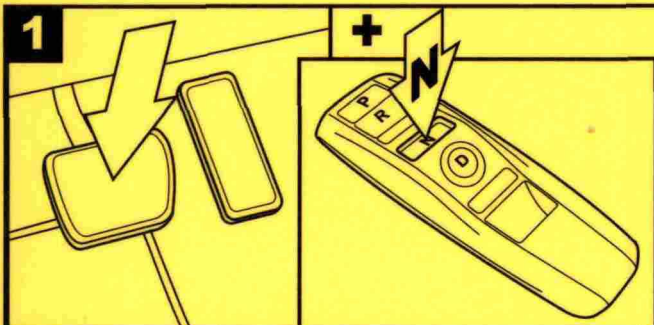
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Attention, before entering the Car Wash! **Atención, antes de entrar Lavado de Autos!**

Use the following steps to keep the transmission in "N".

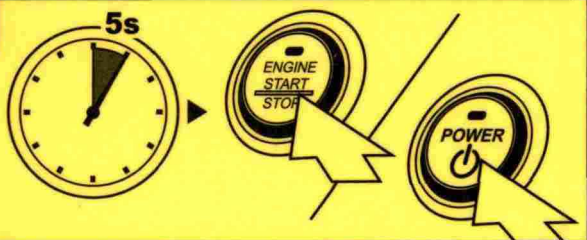
Utilice los pasos siguientes para mantener la transmisión en el indicador "N".

1



With the engine running, press and hold the brake, then push the "N" button.
Con el motor en marcha, mantenga presionado el pedal de freno, luego empuje el botón "N".

2



Within 5 seconds, push the On/Off button.
Dentro de 5 segundos, presione el botón On/Off.

3



Car wash mode is set when [N] and "Shift to Park" is shown on the gauge. You will have 15 minutes before it will automatically shift to [P]. You may now exit the vehicle.

Modo de lavado de autos se establece cuando [N] y "Shift to Park" se muestra en el indicador. Tendrá 15 minutos antes de que se cambie automáticamente a [P]. Ahora puede salir del vehículo.

Attention, before entering the Car Wash! **Atención, antes de entrar Lavado de Autos!**

IMPORTANT INFORMATION

About Your Subscription

Subscription Details

Welcome to the trial subscription included with your newly purchased or leased vehicle. It started the day you drove off the lot, so go ahead and enjoy!
See our Customer Agreement which governs your trial at siriusxm.com.

How We Communicate

As a subscriber, you'll get a Welcome Kit in the mail with more information about your trial subscription, some helpful hints, and your Customer Agreement.
SiriusXM may contact you by mail, phone or email, to discuss subscription options. If you have a preference on how we contact you, call us or set up and manage your preferences online at siriusxm.com/myaccount.

Any Questions?

We're here for you at **1-877-447-0011**. Or you can go to siriusxm.com to register for online access to your account.

Already A Subscriber?

Call **1-855-236-9236** to add your new radio to your account, cancel service on your old vehicle, or apply any unused credits to your new vehicle's service.

Keep It Going

To continue your satellite service after your trial ends, call us today at **1-877-447-0011** or go to siriusxm.com/subscribeNOW.

If you decide to continue service after your trial, the subscription plan you choose will automatically renew thereafter and you will be charged according to your chosen payment method at then-current rates. Fees and taxes apply. To cancel you must call us at 1-866-635-2349. See our Customer Agreement for complete terms in your Welcome Kit or at siriusxm.com. All fees and programming are subject to change.

SPORTS EVERY MAJOR SPORT

83		ESPN's Sports Talk Channel	176-189		Live MLB® Play-by-Play
84		The Latest Sports News	190-192		Live Coverage
85		"Mad Dog" Russo, Dan Patrick	193-194		Home for ACC Sports
86		24/7 NBA News & Talk	195-196		Home for Big Ten Sports
87		Fantasy Sports Talk	197-198		Home for Pac-12 Sports
88		24/7 NFL News & Talk	199-200		Home for Big 12 Sports
89		24/7 MLB® Talk	201-207 210-211		Live Play-by-Play
90		24/7 NASCAR® Talk	208		Sports Talk by Bleacher Report
91		All College Sports - All the Time	209		Verizon IndyCar®, Other Play-by-Play
92		Sports Games and Talk	212-217		Live NBA Play-by-Play
93		Live PGA TOUR® Golf & Talk	218		24/7 NHL® News, Talk & Play-by-Play
94		Your SiriusXM Home for Soccer	219-223		Live NHL® Play-by-Play
			225-234		Home for Every NFL Game
			235-236		NCAA, NFL, NBA, NHL®, & More Sports

LATINO

148		Regional Mexican Music	155		All-News Spanish Language
149		Hits in Spanish and English	156		News and More from Mexico
150		Tropical Latin Music	157		Spanish Sports Talk & Play-by-Play
152		Contemporary English & Spanish Hits	158		America's Int'l Sports Network
153		Advice & Current Affairs	159		MLB® News & Games

XM may include frequent explicit language or mature programming. Call SiriusXM Listener Care at 1-800-967-2346 and ask about Family Friendly packages. Some channels not available in all lineups. © 2014 Sirius XM Radio Inc. Sirius, XM and all related marks and logos are trademarks of Sirius XM Radio Inc. © EPE Reg. U.S. Pat & TM Off. All other marks, channel names and logos are the property of their respective owners. All rights reserved.
Effective Date 9/25/14

SiriusXM

XM ALL ACCESS CHANNEL GUIDE

COMMERCIAL-FREE MUSIC

02		Top 40 Hits
03		Rhythmic Pop from the 2000s - Today
04		'40s Pop Hits/Big Band
05		'50s Pop Hits
06		'60s Pop Hits with Cousin Bruce
07		'70s Pop Hits
08		'80s Pop Hits
09		'90s Pop Hits
10		2000s Pop Hits
15		2000s and Today
16		Lite Pop Hits
17		Love Songs

ROCK

19		Elvis 24/7 Live from Graceland
20		Bruce Springsteen 24/7
21		Little Steven's Underground Garage
22		Pearl Jam 24/7
23		Grateful Dead 24/7
24		Escape to Margaritaville
25		'70s & '80s Classic Rock
26		'60s & '70s Classic Rock
27		Deep Classic Rock
28		Adult Album Rock

29		Jam Bands
30		Contemporary Eclectic
31		Acoustic Singer-Songwriters
32		Mellow Rock
33		Classic Alternative
34		'90s Alternative/Grunge
35		Indie Rock
36		New Alternative Rock
37		New Hard Rock
38		Classic Hard Rock Presented by Ozzy
39		'80s Hair Bands
40		Heavy Metal XL
41		Music of Action Sports. Tony Hawk XL
42		Reggae

HIP-HOP

44		Hip-Hop Hits XL
45		Eminem's Uncut Hip-Hop Channel XL
46		Classic Hip-Hop XL

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47		R&B Hits
48		Adult R&B Hits
49		Classic Soul/Motown
50		The Definition of Old School R&B

START Listening

Satellite radio-equipped Acura vehicles come with the **All Access Trial**. You'll be able to listen:

WHEREVER YOU DRIVE FROM COAST TO COAST

IN YOUR CAR

We're already on in your vehicle. Look for the Sirius, XM, SXM, Band, SAT, AUX, Radio or Source button to start listening.



If you can't hear us, it's easy to get started:

1. Locate your Radio ID/ESN by turning to Channel 0. If you don't see your number there, go to siriusxm.com/activationhelp to find it.
2. Visit siriusxm.com/refresh or call **1-855-MYREFRESH (697-3373)** to send a refresh signal to your radio.

AT HOME, WORK AND ON THE GO

ON YOUR COMPUTER, SMARTPHONE OR TABLET



Step 1 Make sure your vehicle's trial is active and your radio is working.

Step 2 Go to siriusxm.com/getallaccess and click on "Register Your Account" to set up a username and password.



Step 3 To listen, log in to siriusxm.com/player on your PC or download the **FREE SiriusXM app** for mobile or tablet devices.

GET THE MOST FROM US

STAY IN THE KNOW

Tell us your preferences to get a custom channel guide, plus an e-newsletter with updates on the programming that matters most to you. Visit siriusxm.com/allaccesstrial.



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- 58 '80s and '90s Country
- 59 Classic Country
- 60 Rockin' Country Rebels
- 61 Bluegrass

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- 64 Gospel, Presented by Kirk Franklin
- 65 Southern Gospel

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- 67 Classic Jazz
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- 71 Sinatra/American Standards
- 72 Show Tunes

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- 76 Traditional Classical

HOWARD STERN

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- 101 XL

- 2 dedicated channels, 24/7
- The Howard Stern Show and repeats all day
- 20 years of the Stern library
- Howard 100 News
- Superfan Roundtable and more

COMEDY

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- 96 Presented by Jamie Foxx XL
- 97 Blue Collar Radio XL
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- 102 Indie Talk Radio XL
- 103 Opie, Jim Norton & Special Guests XL
- 105 Pop Culture News and Reviews
- 106 LGBT Entertainment & Info XL
- 108 Keep Up with TODAY - All Day
- 109 Celebrity Hosts & Lifestyle Shows XL
- 111 24/7 Business Talk from Wharton
- 128 Positive Inspiration for Life
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▼ Not available on Internet Radio

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- 79 Music Destination for Kids & Family

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- 80 Agriculture & Western Lifestyle
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- 82 Classic Radio Shows

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- 131 Christian Talk

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- 114 We Report. You Decide.
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- 116 News & Views
- 117 Lean Forward
- 118 BBC World Service
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- 122 NPR News & Conversation
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Not Available on Internet Radio

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- 135 CHICAGO • DETROIT
- 136 MIAMI • ORLANDO TAMPA-ST. PETERSBURG
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- 138 ST. LOUIS • LAS VEGAS MINNEAPOLIS/ST. PAUL
- 139 SAN FRANCISCO SEATTLE • SAN DIEGO
- 140 LOS ANGELES
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